

CONTRACT SPECIFICATIONS PAGES

<u>Contract Owner:</u>	City of Murrieta Section 401a Defined Contribution Plan, for the exclusive benefit of its Participants and their beneficiaries.
<u>Contract Owner's Address:</u>	1 Town Square Murrieta, CA 92562 Attn: Deona Knight, HR Manager
<u>Nationwide's Address:</u>	Nationwide Life Insurance Company 10 W Nationwide Blvd. Columbus, OH 43215 Attn: Keith Wild, VP - Public Sector Finance and Actuarial
<u>Plan:</u>	City of Murrieta Section 401a Defined Contribution Plan
<u>Record-Keeper:</u>	N/A
<u>Variable Account(s):</u>	The Defined Contribution Variable Account
<u>Processing of Purchase Payments:</u>	Purchase Payments will be applied to the Contract by Nationwide within five (5) business days of receipt in good order.
<u>Contract Expenses:</u>	
Variable Account Charge:	Maximum Charge 0.95%
	<u>For Sub-Accounts Identified as Investor Destinations on the Application</u> 0.40%
	<u>For Sub-Accounts Identified as Select Spectrum on the Application</u> 0.40%
	<u>For Sub-Accounts Identified as Passage on the Application</u> 0.40%
	<u>Minimum Charge Reduction For Plans with Assets Between \$10,000,001 and \$25,000,000*</u> [0.05%]
	<u>Minimum Charge Reduction For Plans with Assets Between \$25,000,001 and \$50,000,000*</u> [0.05%]
	<u>Minimum Charge Reduction For Plans with Assets Between \$50,000,001 and \$100,000,000*</u> [0.05%]
	<u>Minimum Charge Reduction For Plans with Assets Between \$100,000,000 and greater*</u> [0.05%]

*For purposes of calculating the maximum charge, Plan assets are evaluated at least annually and no later than December 31st of each calendar year. The reductions are non-cumulative, that is each break-point is a total break-point, so the charge reduction is not added in addition to any lower level break-point reductions. If a break-point threshold is reached, Nationwide will apply the charge reduction within a reasonable period of time, but not later than six (6) months after the date assets are evaluated.

Contract Maintenance Charge:

N/A

Participant Account Charge:

N/A

Fixed Account:

Available

Exchange/Transfer Limitation Elected:

Combined per Participant Exchange and Transfer limitation of 20% of the Participant's Account value allocated to the Fixed Account with a combined maximum number of outgoing Exchanges and Transfers per Participant of 2 per year.

Guaranteed Minimum Fixed Account Interest Rate: 0.00%